

**TESTIMONY BEFORE THE PROGRAM, REVIEW AND INVESTIGATIONS COMMITTEE**

**March 7, 2013**

**Carolyn Goodridge**

**In support of HB 6517**

Senator Kissel, Representative Mushinsky and distinguished members of the Program Review and Investigations Committee, my name is Carolyn Goodridge. I am testifying in support of HB6517 which implements mental health parity in insurance coverage.

Professionally, as a social worker for the CT Association of Foster and Adoptive Parents, I have been aware of inconsistencies in coverage when families are referred to Voluntary Services of DCF for behavioral health services that their private insurance refused to pay. These families paid premiums for years for services that included behavioral health, but when they needed the service, they were denied.

Personally, I have also experienced the lack of parity. When my son attempted suicide at a college out of state, he was taken by ambulance to the hospital and was treated, as he should have been. My CT insurance refused to pay the ambulance, and the hospitalization, saying it wasn't "medically necessary". Certainly, a heart attack or other life-threatening physical condition would have been covered without question. I had to fight the insurance to finally cover the ambulance and first 24 hours of hospital care, and we had to pay the rest of the \$10,000 balance. It was only when I threatened media coverage that the insurance company was willing to cover any portion of the bill. Mental illness is a neurological disorder; it should be treated as other physical illnesses are treated.

I urge you to move this bill forward. There is a strong need for mental health parity in Connecticut.